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TO : JAMES O. GALT, JR., DIRECTOR, FBI

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TO THE
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WHO ASSEMBLE FOR
DIVINE WORSHIP,
ON THE
LORD'S-DAY MORNING,
IN SILVER-STREET.

MY WORTHY FRIENDS,

AS many of you bear a respectable character in a trading and commercial, as well as religious, capacity, and enforce by your example those prudential maxims, which the following discourses are designed to recommend; it will not, I presume, be deemed improper to present them to the publick under your patronage, now I am encouraged, by the candid reception of
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DEDICATION.

the former impression, to prefix my name. And as you have given, in a recent instance, (with much honour to yourselves, and credit to your christian profession) striking proof of the power of principle; and shown a generous concern for my success and happiness; with pleasure I embrace this opportunity of testifying my esteem for your distinguished virtues, and of expressing my gratitude for the obligations which you have conferred on

Your faithful friend,

And servant in the Gospel,

Islington,
Oct. 10th, 1775

Thomas Toller.

P R E F A C E.

THE attentive reader will perceive several things hinted in the following discourses, which would easily admit of considerable enlargement: But it was determined that they should be concise; as the more concise, the more likely to be read by those for whose service they are principally intended. That the design of this little performance is good, and not unseasonable, 'tis presumed none will question: Whether it be properly executed, is submitted to the candour of the publick. It will afford the author real pleasure, if what he has written shall at all contribute to the welfare of any into whose hands it

may chance to fall; but especially, if it shall be the means of giving a right direction to such young persons as have lately entered, or may be just entering, into the busy world, and prevent their running into those follies and extravagancies, which have been so extensively ruinous to individuals and to families, and so disgraceful and threatening to a Trading Nation.

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PROVERBS XXIII. 4.

LABOUR NOT TO BE RICH.

THIS passage of scripture, in its letter and spirit, is directly opposed to the prevailing maxims and manners of men. Nothing is deemed so valuable as riches ; and nothing is pursued with such assiduity and ardour : and yet, on impartial inquiry, our text will appear to be a dictate of wisdom.

That a benign Providence hath
amply provided for the great family

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of mankind, is obvious to every eye. In our Father's house there is bread enough, and to spare. And a competency must have the means of acquiring.—Of those who are maintained by charitable contribution, some, no doubt, were reduced to dependence by accidents which human prudence was unable to prevent. A far greater number are in a state of penury, through their indiscretion, indolence, or vice.

But, though a competent share of temporal enjoyments be within the reach of most; yet the attainment of riches is in the power of few. And this furnishes no feeble argument against labouring to be rich.

By

TO TRADESMEN. I

By hearing now and then of an instance (that there are instances is granted) where a person, from small beginnings, hath accumulated thousands, men's imaginations are set on fire; they have sanguine expectation of equally succeeding, not recollecting that many, as sanguine as themselves, and, perhaps, with superiour advantage, have met with disappointment, to one whose hopes and endeavours have been crowned with success.

Among the candidates for wealth there are who attempt to obtain their object by a bold, and sudden, stroke. They are too impatient to wait the effect of gradual means. But those

lucky incidents, by which some favourites of fortune have been hastily advanced, seldom happen. Those enterprizes in general are extremely hazardous, which allure the adventurer with promises of great and immediate gain. Numbers, who have embarked in them, are now lamenting the distressful consequences of their rashness and folly.

But I need not speak of those desperate undertakings, which, almost always, prove fatal and ruinous. I apprehend no pursuits, which give hope of acquiring riches, are without their danger. Their success frequently depends on events exceedingly precarious. Schemes, which, in speculation,

raise

raise flattering ideas of a prosperous issue, often fail in their operation.— And, as trade enlarges, dangers multiply. The more complicated a machine, the more subject to disorder and interruption. Extensive dealing makes a man dependent on the responsibility of others: and hence no inconsiderable dangers arise. Designing men are ever on the watch to ensnare the unwary. And there is not always a prudent attention paid to the circumstances of the persons who solicit credit. For the sake of enlarging the sphere of business those are intrusted, whose circumstances, at best, are problematical.—Indeed, the most cautious and circumspect are liable to be deceived. In this age of show and profusion,

fusion, no judgment is to be formed from appearances. We have daily proof that we cannot safely depend upon any of the external signs of opulence. Failures daily happen among those who rival the Great, in dress, houses, furniture, equipage, and all the expence of fashionable living.

The frequent bankruptcies in this country are truly alarming. Some wholesome severities seem necessary to check the progress of this increasing evil. It calls for the vigorous and speedy interposition of the legislative power. That disgrace, which, in better times, was affixed to a failure in business, deterred men, in some degree, from measures tending to so dis-

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TO TRADESMEN. 41

reputable an event. This restraint is now no more. Bankruptcy is so common that it is scarcely thought any diminution of character. And we often see persons, whose effects bore but a small proportion to the claims of their creditors, immediately appearing as modish and expensive as ever.—It is not easy to observe some men's effrontery, without feeling the emotions of indignation.

If men are capable, by a favourable change of circumstances, to pay to the full their just debts, which, through former incapacity, were paid but in part, 'tis their indispensable duty. However free from legal obligation, they are bound in conscience
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and equity. I say further, that 'tis their duty to endeavour to be thus capable, by frugality and diligence. Before they have rendered to all their due, whatever they expend, beyond what is necessary to a plain, decent subsistence, is an unjustifiable waste of the property of others. I know these principles do not accord with the system of morals commonly received; the system in vogue is more lax, and indulgent; yet, a few have owned their truth, and felt their power; one, in particular, now in a respectable station in this city. I revere his character, as what the Poet stiles the noblest work of God,
AN HONEST MAN.

I would

I would not bear hard on the unfortunate. I would not censure and condemn indiscriminately. I would distinguish between those who are insolvent, through losses and disappointments, arising from the uncertainty of human things ; and others who are so, through wild ambition, or extravagant living. The former merit compassion and countenance ; the latter contempt and abhorrence. — How unequal are the laws which inflict death on the unhappy man, who openly attacks, and robs of a trifling sum ; while they suffer the wretch to escape with impunity, who, with pretensions of honesty, and perhaps under the semblance of friendship, robs the unguarded, and unsuspecting, of their all !

It is beside my present intention to point out the several sources of ill-success in the pursuit of wealth. Be they what they may, the fact is certain, that, of those who labour to be rich, the majority are unsuccessful. And, methinks, the probability of spending much fruitless time and pains should discourage a wise man from so unpromising an attempt,

But, this is not the only, or the worst, consequence. He that hasteth to be rich considereth not, says the royal preacher, that poverty shall come upon him. Many have lost their substance by their eagerness to increase it. Poverty hath seized on them, while enjoying the visionary prospect of great possessions.

essions. They have been as an hungry man that dreameth, and behold he eateth; but he awaketh and his soul is empty; or a thirsty man that dreameth, and behold he drinketh; but he awaketh, and behold he is faint, and his soul hath appetite.—How mortifying such unexpected vicissitude to an aspiring mind!—It hath driven some inflexible spirits to acts of desperation.

Nor hath every one the art (though it hath wonderfully obtained in this ingenious age) of rebuilding a ruined fortune. Persons who have lived above the ordinary rank; and, had they been contented with the liberal allotments of providence, might have continued in the same happy station, have been re-

duced, through greediness of gain, to the hard necessity of seeking subsistence from some low, laborious employ; and of dragging on the lingering remains of life, in the bitterness of sorrow, and of self-condemnation.—And how must their distress be aggravated, if, which often happens, they have families involved in their misfortunes! No one, who hath the common feelings of a man, but must be deeply afflicted for having deprived, by his ambitious projects, his nearest kindred and dearest connexions, of their enjoyments and hopes; degraded them, though born to plenty, and brought up with genteel expectations, to the mortification and meanness of a servile state; and, I may add, exposed them to the machinations

nations of those, who, with infernal pleasure, seek the ruin of depressed, unguarded innocence.

The pernicious effects of unsuccessful labours to be rich are oftentimes of large extent. When one man fails, if his concerns were great, many materially suffer; some are utterly undone. A remarkable instance occurred, not many years since, which may be mentioned as a striking illustration of this point.—Possibly you knew the man of whom I am going to speak.—He had a mind not ill-formed for commerce; and, from his early success in it, was enabled, though of an obscure original, to live respectably. If his views had extended no further it would have been well :

well: but, his ambition was unbounded. The revenue of a kingdom would hardly have sufficed to have executed his schemes. He seemed bent on engrossing the trade of the whole world. Large sums were borrowed of one and of another. His friends advanced liberally; and so high was his reputation, that they had no doubt of their effects being secure.—But the event proved that they were wretchedly deceived. His affairs were embarrassed; his difficulties increased, and at length grew inextricable; a total stoppage ensued; the issue of a commission, by some chicanery, was prevented; and but a small part of his enormous debts hath been paid to this very hour.—I shall not pretend to enumerate the many

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many families, which, by his means, sunk into distress. His fall was like the fall of a towering structure, which overwhelms numbers with its ruins. It deserves, however, particular mention, that the news of his failure dispatched one brother to the regions of the dead; and, which is yet more lamentable, drove another into a state of insanity. —Such, sirs! have been the baleful consequences of a raging thirst of gain. May this man's example prove a salutary admonition to others! and (if he yet lives) may that mercy, which hath reached the chief of sinners, grant to him penitence and pardon!

It is not unusual for those, who are pressed with worldly difficulties, to
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make use of illicit means, even for a temporary relief. What those means are I need not particularize. They have been, on too many recent occasions, laid open to publick view. Many works of darknefs have been brought to light, which have blasted the reputation of their authors (some of whom, I am sorry to say, wore the garb of religion) and stamp't their names with indelible infamy—And to men, not utterly abandoned, the loss of character must, of all other, be the greatest and most distressing: but, when it falls upon professors, it does not terminate in themselves; it disgraces their profession, and occasions its enemies to triumph, and to blaspheme. Nothing is so injurious to the interests of religion,

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as the base practices of its pretended friends. Their detected hypocrisy is offensive and pernicious, as a noisome pestilence. Fraudulent professors are among the vilest, and most abhorred of mankind. They are like the son of perdition, who cried to the Saviour of the world, hail Master!—and betrayed him—And is there not some chosen curse in store for them?—Yes, the vengeance of Heaven will burst on their devoted heads with ten-fold fury. Theirs will be the lowest place in the pit of hell.

I am aware of the self-flattery of the human mind. 'Tis not improbable that you are confident of success, though fatal miscarriages are continually occur-

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ring. I will suppose then, to view the argument in a different light, that you do succeed. But, have you not formed too high an idea of the object of your aim? and, therefore, if you are successful, will not your expectations be disappointed?—Wealth is far from yielding in possession, what it promises in prospect. It is far from yielding happiness. A man's life, as our Saviour speaks, that is to say, the comfort of a man's life, consisteth not in the abundance of the things which he possesseth. An observation confirmed by the records of ancient time, and by the experience of the present,

Solomon, who urged the dissuative in the text, had a thorough conviction
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of the inanity of riches : he had treasures that were inexhaustible ; he applied them to every purpose a fertile fancy could devise ; he had all possible advantage for extracting happiness from them ; he made repeated efforts ; but—his repeated efforts were vain—I made me, says he, great works, I builded me houses, and planted me vineyards. I made me gardens and orchards, and I planted trees in them of all kind of fruits. I made me pools of water, to water therewith the wood that bringeth forth trees—I had great possessions of great and small cattle—I gathered me also silver and gold, and the peculiar treasure of kings and of the provinces—so I was great, and increased more than all that were before me in
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Jerusalem—and whatsoever mine eyes desired, I kept not from them, I withheld not mine heart from any joy—mark his own frank confession!—then I looked on all the works that my hands had wrought, and on the labour that I had laboured to do: and behold, all was vanity and vexation of spirit, and there was no profit under the sun.

We shall see no cause to entertain a vast opinion of the value of riches, if we consider on whom they are frequently bestowed. The Psalmist observes that, in his day, the ungodly prospered in the world, and increased in riches; and that those, whom pride compassed about as a chain, and violence

lence covered as a garment ; and who set their mouth against the Heavens, to blaspheme God ; and whose tongue walked through the earth, to vilify men—had more than heart could wish. And, in our day, are they confined to men of worth and principle ? do they imply any excellence of character in their possessor ? do they not fall to the share of the most selfish, sordid, oppressive, and profligate of mankind ; the objects of universal detestation, or of universal contempt ?—How many abound in wealth, and yet deny the smallest relief to the importunity of distress ; grudge to themselves even the necessaries of life ; and submit to every species of meanness, that they may add to their useless store !—How many have gained
their

their riches by defrauding individuals, or by plundering the publick; and continue to augment them by the like vile and infamous means! And how many abuse their abundance to the purposes of sin, making it subservient to luxury and riot; to the seduction of virtue; and to the uncontrouled gratification of their brutal passions!—And do not such instances demonstrate that riches are of little account, in the estimation of sovereign wisdom?

A moderate share of the bounties of providence will as well supply our real necessities, as the largest; and as well furnish that degree of enjoyment which is to be derived from temporal good. If we are dissatisfied in mode-

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rate circumstances, we should not be less so in the most affluent. He that loveth silver shall not be satisfied with silver, nor he that loveth abundance with increase. Riches bring their cares, anxieties, and wants with them. As men rise in the world, new objects of desire, solicitude, and vexation, open to their view. Many have confessed that an increase of their substance hath diminished their felicity. There is generally more true satisfaction in a mediocrity of station, than in the superior ranks of life. There is often more substantial comfort in the cot of a peasant, than in the Palace of a King. They who seek happiness in riches, seek the living among the dead.

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The plan, usually adopted, is to get rich ; and then retire for self-enjoyment. But, in truth, of those who have put this plan in execution, most are to be numbered with the unhappy. Being long accustomed to the bustle of business, their time unemployed is tedious and irksome ; and yet they know not how to employ it. Their constant attention to the acquisition of wealth having precluded the culture of their minds, they have no relish for books, or rational conversation ; no taste for science, or the liberal arts, from whence are chiefly drawn the pleasures of retirement ; and, being disappointed of their expected happiness, they become peevish and splenetic ; oppressed with a complication of
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imaginary ills; and troublesome and vexatious to themselves, and to all around them.

But were we to admit that riches fully answer the general expectation; yet is not uncertainty stamp'd upon them in the plainest characters? May you not, by a variety of means, be deprived, in one hour, of all you shall have gained by the assiduous application of many years? Riches, as the wise man finely speaks, take to themselves wings, and fly away as an eagle towards heaven: they depart on a sudden, and far beyond the hope of recovery.—Or, suppose you escape so adverse an event, yet sooner or later death will arrive and strip you of them.

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You brought nothing into this world, and it is certain you can carry nothing out. And, when least expected, death is often near at hand. When you have succeeded to the utmost of your wishes; and think to sit down and enjoy your acquired treasure; in that very day your thoughts may perish. It hath been so with many, who promised themselves a long series of earthly happiness. The rich man, in the parable, said, I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods. And I will say to my soul, soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry. But God said unto him, thou fool, this night thy soul shall be required

quired of thee: then whose shall those things be which thou hast provided? —Nothing can be more precarious, and perishing, than the riches of the world; and nothing will appear, in a dying hour, less worthy your anxious pursuit.

We are destined for immortality: and the present is the only state of preparation for the future (which, by the way, gives infinite importance to this momentary scene of our existence.) On this argument, therefore, it deserves special attention, that while you are anxiously aiming at your temporal interests, you will be in danger of fatally neglecting your eternal. And, to put the striking question of our Sa-

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viour,—what is a man profited, if he shall gain the whole world, and lose his own soul?

Though it be a prevailing opinion, that 'tis easy to secure the reward of heaven; yet the scriptures give a far different representation. We are expressly told, that strait is the gate, and narrow is the way that leadeth unto life. We are repeatedly urged to labour, and strive, and fight, to obtain the immortal crown. A mere name, or outward profession, cannot commend us to the divine regards, or fit us for future glory. Calling upon God for mercy and salvation, in our expiring moments; or receiving the memorials of the Redeemer's death, as

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we are giving up the ghost, cannot compensate for a life of indifference to our everlasting concerns—impossible!—We must acquire dispositions correspondent to the state of the blessed, or we shall never enter into it. We must be made meet to be partakers of the inheritance of the saints in light. And this meetness is to be attained—by the serious, and diligent, use of what are called the instrumental duties of religion (I mean not exclusive of the concurring agency of the Holy Spirit)—by the frequent, and devout, contemplation of the excellencies of God's character; of his generous kindness already manifested to the children of men (especially that stupendous instance of it their redemption by the death of his son)

son) and of the immense blessings he hath in reserve for them that love him in the celestial kingdom. These exercises and contemplations tend to form in the mind a veneration for the Deity ; a resemblance of his moral attributes ; a delight in his service ; and a sovereign ambition of his acceptance and favour. — But do men, keen in the chase of the world, find time, or inclination for such sublime and sacred employments ? do they not endeavour to banish far from them the thoughts of God, the Saviour, their souls, and eternity, as foreign to their main business ; or rather, as likely to damp their ardour, and retard their progress, in its prosecution ? and do they not neglect even the externals of religion,

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prostituting, to the adjustment of their secular affairs, that holy day, which ought to be devoted to the immediate worship of their Maker?

And they are under great temptations to transgress the laws of morality, as well as to neglect the duties of religion. They that will be rich, says an inspired writer, fall into temptation and a snare. It is next to impossible for them to hold fast their integrity. They feel themselves almost irresistibly impelled, when opportunity serves, to take undue advantage of other men's ignorance, inattention, or necessities; and to practice, if not daring acts of fraud, yet those sinister, insidious arts, which are abhorrent to
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an upright mind, and which, though too much countenanced by custom, will not escape the righteous animadversion of the final Judge.—Not a few of those whose rise in the world hath been great, and especially if we add, rapid too, have risen by such means that the idea of an after reckoning may well make them tremble.

Besides, as snares await the pursuit of wealth, so temptations arise from the possession of it. Prosperity hath been productive of consequences the most pernicious, It hath been injurious to men's minds and morals; for which no external advantages can possibly compensate.—That it hath alienated the heart from God, and from
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his service—lessened the inclination, while it hath enlarged the power of doing good—and betrayed into a life of dissipation and guilty pleasure, no one, at all conversant with mankind, can be ignorant.

And when men are not so deeply corrupted by their prosperity, as to cast off all regard to religion, humanity, and sobriety of living, they are often proud and imperious, in their disposition and demeanour. At home—morose, surly, and tyrannical; abroad—positive, rude, and over-bearing. Pride is the vice of those who have been raised, from an ordinary, to an affluent station. Judging of their merit by their success, and estimating

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their importance by their riches, they think of themselves more highly than they ought to think. And their pride is the bane of their happiness. It renders them easily provoked. It exposes them to numberless mortifications from which others are exempt; and draws upon them the disregard and contempt of all—but of the mercenary and dependent. There is rarely an instance of a man's being made better, or happier, by an accession of riches, while counter-instances are innumerable.

I will not deny that riches are capable of being applied to the noblest purposes. And they are so applied, when the rich in this world, are rich in good works, ready to distribute, wil-

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ling to communicate; laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life; that is to say, when their riches are subservient to the comfort of their fellow-creatures, and instrumental to their own immortal happiness. — Nor would I be understood to mean, by any thing which hath been said, that a fair opportunity of acquiring them ought to be neglected. Such an opportunity is a plain indication of the will of Providence: and we are not to decline the post of danger, when we are evidently appointed to it. But as riches are uncertain in their acquisition, and in their enjoyment; as few, in comparison, improve them to any worthy and valuable end; as

they often diminish, feldom add to, a man's temporal felicity; and, by the numerous temptations to which they expose him, render his trial for eternity more difficult and arduous, can there be any rational motive for pursuing them, like the busy world, with anxious and incessant application?

Be persuaded, Sirs, to elevate your views, from the treasures of earth, to the treasures of heaven. Amidst the cares of this mortal life be not unmindful, that, beyond the limits of time, there is an inheritance incorruptible, and undefiled, and that fadeth not away. This claims your sovereign regards: and this, above all things, be ambitious to attain. Compared with
this,

TO TRADESMEN. 41

this, riches and honours, crowns and kingdoms, are as nothing; yea, less than nothing and vanity.

SERMON

TO TRADESMEN

this is the only way to
enrichment and honor
and to the glory of God

and to the benefit of the
commonwealth

and to the satisfaction of
the conscience

and to the praise of the
name of the Lord

and to the glory of the
kingdom of the Lord

and to the honor of the
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S E R M O N II.

ROMANS XII. II.

Be NOT SLOTHFUL IN BUSINESS.

CONvinced that riches are not so conducive to human happiness as they are generally apprehended, I have been attempting to dissuade you from anxiously labouring to be rich. I would not, however, wish to lead you into the opposite extreme. You may be too inattentive to the world, as well as too earnest in its pursuit.—To guard you against this error is my present aim.

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I own [there are some passages of scripture, which seem to prohibit all provident attention to the accommodations of life. It is the language of our Lord—Labour not for the meat that perisheth. Take no thought for the morrow : for the morrow shall take thought for the things of itself. But these and such like dehortations cannot be understood in their literal import; that being incompatible with the obvious meaning of many other passages in the inspired writings. They only forbid a restless anxiety, and distressing solicitude, about the things of the world, arising from a mistrust of the care and kindness of providence, and from the power and prevalence of an earthly temper.

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Our Lord well knew the circumstances of mankind, as subjected to a variety of bodily wants ; and that, in respect to most, a diligent application to some secular calling is indispensably necessary to a comfortable subsistence : and, he is so far from prohibiting the use of any fair and upright means of obtaining it, that diligence and industry, in our several stations, are repeatedly enjoined in his holy word.—Though it be his grand design to raise our supreme regards to the future state, and prepare us for everlasting blessedness ; yet he is not indifferent to our present welfare. His instructions are wisely and kindly adapted to our comfort here, as well as happiness hereafter. The duties of private and social worship

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are not more obligatory, than prudent active endeavours to provide things convenient for ourselves, and those dependent on us. St. Paul observes—If any provide not for his own, and especially for those of his own house, he hath denied the faith, and is worse than an infidel. His primary meaning may be, that if any withhold, from his kindred and family, due assistance and support, which he is capable of affording, he is unworthy the christian name; nay, counteracts the very principles and instincts of nature. But does it not follow, by an easy inference, that a man is culpable, who is not in a capacity of affording such assistance and support, if his incapacity is the effect of his carelessness, sloth, dissipation, or extravagance?

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Instances are not wanting of remissness and neglect in the concerns of life. Some men are so much under the enervating power of an indolent habit, as to be averse to every degree of activity and exertion. They waste those hours in sleep, and in fauntering and idleness, which ought to be industriously employed in the transactions of business. They permit the fairest opportunities, of acquiring honest gain, to pass unimproved; and suffer, through mere supineness and inattention, their affairs to fall into disorder, decay, and ruin.

Of all ill-qualities, idleness is to be ranked among the meanest and most degrading. 'Tis mean and degrading

in persons of whatever station. Even affluence of fortune, however it exalts men above the necessities of labour, is no exemption from some useful employment. 'Twas never intended, by him from whose bounty it proceeds, to render those to whom it falls, ciphers in the creation. Every one is bound, by the laws of his being, be his circumstances what they may, to do something for the benefit of himself, and for the advantage of others. If he does not, his character is contemptible—And he is in danger too of becoming pernicious to society; for the transition, from being useless to being hurtful, is neither difficult nor uncommon. Idleness is big with the most destructive evils, and often

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But idleness in tradesmen of all others is most inexcusable. They have no shadow of a pretence to its indulgence. It is subversive of the design, and repugnant to the very idea of their profession. And its mischievous effects, in their department more especially, are daily to be seen. Many are reduced by it to want and beggary, who, had they been industrious, might have been, at this time, prosperous and happy.

Industry is a cardinal virtue in a trading character. 'Tis the master-spring of business. And if its absence does not necessarily prove destructive
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and fatal ; yet without it there can be no rational expectation of success. Without it the most valuable advantages will utterly fail. They will be like a well-constructed instrument, without a hand to employ it ; or like a well-proportioned body, without a soul to give it life and vigour.—And as no advantages can compensate the want of industry, so that alone, if I may so speak, is able to perform wonders. It hath been surprizingly successful. While numbers, who entered on the world with the most promising prospects, have sunk, by their indolence, into meanness and obscurity ; others, by the dint of industry, have surmounted the greatest obstacles, and risen to wealth and consequence. Many such now live, who

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who may be justly deemed some of the best members of the community, and some of the chief ornaments of the kingdom.

It is true we are told, that the race is not (not always) to the swift, nor the battle to the strong, neither yet bread to the wise, nor yet riches to men of understanding, nor yet favour to men of skill. The blessing of the Almighty is necessary to men's temporal success. Without his concurrence it is vain for you to rise up early, to sit up late, and to eat the bread of sorrows. And therefore you should always eye the Sovereign Ruler ; and your ultimate expectation should be from him. If you forget God, you are without excuse ; and
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your contemptuous neglect of him may well excite his anger, and provoke him to frown on your undertakings, and blast them with a curse. But then you are to distinguish between trusting to the providence of God, and presuming on it. 'Tis presumption and folly to expect to prosper, if you take no fit measures for so doing. Shall the husbandman neither plow nor sow, and yet expect to reap in harvest?

In the usual administration of providence, prosperity is the reward of the diligent. Solomon hath said—He becometh poor that dealeth with a slack hand; but the hand of the diligent maketh rich. Seest thou a man diligent in his business? he shall stand before

fore Kings, he shall not stand before mean men : which, perhaps, was a proverbial phrase, signifying that diligence tends to advancement and honour.

I do not suggest, that it is in the power of all men, by their utmost assiduity, to acquire great possessions : nor do I imagine this is meant by the royal preacher, in what I have just recited : but I hold that men, in general, by care and industry, with an humble dependence on God's good providence, may acquire a sufficiency to support themselves, and their families, in comfort and in credit.

Some fail of success through a fickle and versatile temper. They

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can attend to nothing for any continuance. Now they pursue this object, then another; now they are wonderfully careful and assiduous, then as negligent and slothful, postponing, for the most trifling avocations, matters of real moment. Being thus inconstant and irregular, they can effect little: for the successful management of business requires an application steady and persevering.

Others neglect their private concerns, by entering warmly into what they judge the concerns of the publick; that is to say, by becoming violent partisans in political contests—Were those liberties in danger, which are the birth-right of Britons, and the glory

glory of this favoured country, all, who breathe this air of freedom, should exert their utmost in their defence. Every thing of private or personal consideration should give place, when the cause of LIBERTY demands our aid. I would be far from endeavouring, by the most distant insinuation, to damp the hallowed fire of genuine patriotism. I wish every British breast to feel its ardours. I had rather a jealousy of our privileges, which our ancestors purchased with their blood, should run into an extreme ; than any encroachment on them be silently permitted and tamely born. A jealousy of our privileges is their grand security. When this is extinguished, the nation is no longer free.—But, my fellow citizens, you

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should be upon your guard against the artifices of designing ambitious men, who would pervert your honest zeal for your country's good to their own selfish, sinister ends. And what is more frequent, in political dissensions, than for the leaders of either party (whatever they profess) to have far different objects in view from those of national advantage? Generally speaking—I except a few individuals—self-interest is their ruling principle. Their aim, on the one side, is to preserve their influence and emoluments; and, on the other, to rise, by popular favour, into places of power and profit. A man, who interferes in the contentions usually subsisting between those who are in office and those who are out, to the neglect of

of his own domestick business, will find it hard to reconcile his practice with his duty, and to justify himself in the eye of prudence and wisdom.

As, by the constitution of this realm, the people are empowered to elect representatives as guardians of their liberties; the right use of this inestimable privilege is the most direct and effectual method to preserve inviolate, what we hold most dear as men and as Britons. Its scandalous abuse is the chief cause of apprehension, in those who are most sincerely attached to the publick weal. When the period arrives for the exercise of this privilege (and it were to be wished that this period was more speedy in its revolution) abhor the thought

thought of prostituting your suffrages to political adventurers ; however strenuously supported or powerfully recommended—How absurd and censurable if you commit your most valuable interests into the hands of those to whom you are almost, if not altogether strangers ; or concerning whom you have grounds to suspect that they solicit your confidence from mere motives of gain ! Let such as stand well in your esteem (from personal knowledge or from credible report) for their principles, capacity, and character ; and whose independence places them above the temptations of corruption ; let such only be the men of your choice ; for in such only you can rationally confide. And notwithstanding the gloomy representations

sentations which may have been given of the low ebb of our national virtue, I flatter myself there are to be found among us a sufficient number of worthy persons, who are thus qualified to take the lead in the British Senate.—Without neglecting the affairs of private life, by fidelity in this instance you may do essential service to the community.

By various other means, besides those which have been hinted, men's attention is drawn aside from the duties of their calling. The love of pleasure hath, in this respect, no small influence.—Dissipation is a prevailing ingredient in the character of the age. It was wont to be more confined to those of leisure and independence, who, having
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nothing to employ them, were the ready prey of vanity and folly. Now all ranks and orders, from the courtier to the mechanick, are infected with it. And the rage of amusement is particularly injurious to a trading people.—The loss of time it occasions is considerable: and time is too precious to be spent profusely.—And as much time is wasted, so great expence is incurred, by frequenting places of pleasurable resort; much greater than the profits of trade can ordinarily afford. A tradesman bent on his pleasures is in the direct road to ruin.

The many places of diversion which infect this city (the vile receptacles of the idle and dissolute) are a disgrace

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and reproach to our police. They are the sources of innumerable evils, which wise, virtuous, and vigilant magistrates would labour to prevent. Their immediate tendency is to insnare and to destroy; and by their fatal influence multitudes have been undone. From these you will fly, as a man anxious for life from a pestilent disease, if you have any regard to your present or to your future well-being.

Far be it from me to discountenance all kinds of recreation. The head is not always to be contriving, nor the hands to be executing schemes of business. Recreations are of use to diversify the scene, to unbend the mind, and give nature an opportunity of re-

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cruiting strength. Proper intervals of relaxation enable men to effect more than they could effect by constant drudgery; and add much to their comfort and enjoyment. But you must take care, that your seasons of relaxation be neither too frequent in their return, nor too long in their continuance; and that your amusements, in those seasons, be innocent, rational, and manly, adapted to the salutary purposes for which they were intended.

A passion for dress is not a little prevalent in the breasts of citizens. Show and finery may be seen in the counting-house, and behind the counter: and there are those, who are more attentive to the embellishment of their persons than

than to the dispatch of their business. On this article I shall only say,—That a fondness for exterior ornament betrays a womanish weakness and levity; incurs the censure and contempt of the wise and discerning; and is often an inlet to an idle, expensive, dissipated life.

A modern tradesman must have his country as well as his town residence: a custom, which, in my apprehension, produces exceeding ill effects. By its means business is personally neglected, and intrusted to the management of servants; with whom fidelity is so seldom to be found, that he hazards much, who places in them that entire confidence, which pre-

cludes his own presence and inspection. How few of them feel the power of principle? How few of them act, not with eye service as men-pleasers, but in singleness of heart, fearing God?— That there may be some who possess undiffembled integrity, and regard and pursue their masters interest as their own, I am not at all disposed to question. I would hope, bad as the world is, there are some of this character; and they ought to be esteemed highly for their works sake; but their number is comparatively so small, that persons in trade, who leave their affairs to the conduct of their servants, are extremely reprehensible, and in imminent danger of suffering essentially.

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The custom I have mentioned itself contributes to that depravity of servants of which we hear so loud and so frequent complaint. It lays in their way many powerful temptations. — To apprentices, especially, 'tis of infinite hurt. Nothing can more fatally conduce to the corruption of their morals. When under a master's watchful eye how hard to curb the fallies of youthful passions, and to keep them within the bounds of sobriety and virtue! What then is to be expected when the young are left to their own controul, and have continual opportunities for criminal indulgence? Their ruin, in a manner, is inevitable. If they are preserved from the snares of vice it must be almost by miraculous inter-

interposition. — 'Tis unjust, 'tis cruel for men, upon any pretence whatever, to leave exposed, in so dangerous a season, those who are committed to their care. So culpable a neglect (in consequence of which many a promising youth hath been unhappy in himself, a disgrace to his friends, and a nuisance to the world) must create very painful reflections in a thoughtful hour.—But to proceed :

It is not uncommon for those, who follow business with some degree of spirit, and with some degree of success, to consume the fruit of their labour by their expensive living. This, in a great measure, defeats the end of industry ; which, when wisely directed, aims at more than an immediate supply. A regard to their families, and, if they have

no families, a regard to themselves, requires men to be provident for futurity; as the most flourishing trade is subject to decays, and as age and infirmities may incapacitate for pursuing it.

I do not mean to countenance a niggardly avaricious temper. All should live suitable to their circumstances. He who hath no heart to enjoy a due portion of what he acquires, and whose sordid soul feels no other pleasure, than what arises from increasing his rusty heap, is truly despicable. But a sordid parsimony is not the vice of the times.—The taste of the times leads to extravagance and profusion. These are now risen to an enormous height;

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to an height unknown, in this country, in former ages : a symptom, in a national view, dangerous and alarming : for great and extensive empires, which long triumphed over the vigorous efforts of every foreign foe, have been at last subdued, by the destructive, tho' less suspected, power of abounding luxury.

Luxury, in every form, is found among tradesmen, as well as among those of superiour stations. Their spacious dwellings, their costly furniture, their splendid dress, their numerous domesticks, their gay equipages, their elegant villas, and their sumptuous entertainments ; nay, the ordinary variety of their tables, and their general mode of living, are
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unquestionable proofs of this assertion. What is less thought of, by numbers of them, than whether their incomes be adequate to their expences; and whether they have a reasonable prospect of supporting their expences for any considerable continuance? Let us eat and drink for to-morrow we die, is, in some sense, their favourite maxim: let us enjoy the present moment, regardless of consequences. Even when but just entered into business, and with but a slender capital, many set out in high vogue, as if they apprehended their profits would answer the most unbounded demands.—They make a sudden blaze, and then vanish into obscurity.

And luxury of living is now the more inexcusable, as there never was

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greater occasion than at present for strict œconomy. The prodigious advance of rents, and the excessive dearness of the most necessary articles of life, strongly plead, with the majority at least, for laying aside superfluous expence, and for being thrifty and frugal. The exorbitant price of the very means of subsistence, not merely in the metropolis, but likewise throughout the kingdom, (though other causes may indeed contribute to it) is in a great measure owing to the reigning extravagance.

It is hard to conceive what pleasure men can feel, in faring sumptuously every day, when they cannot but know that it must speedily terminate in difficulties insurmountable. One would think

think the idea of approaching poverty should continually obtrude itself upon their minds, and destroy the relish of every enjoyment. But, be this as it may, 'tis certain that their present profusion will aggravate their future distress. The infelicity, arising from depressed circumstances, is always heightened by former indulgence.—And then the burden of their misfortunes will be exceedingly increased, by a consciousness of being themselves their guilty cause. Many have found their self-reproaches for their past folly and extravagance, by which they were reduced to indigence and beggary, greater than they were able to bear; and have had, for relief, desperate recourse to an untimely and a violent death.

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When a man's misfortunes are occasioned, by unforeseen, unavoidable events, and not by his want of prudence, care and application, he hath several sources of support.—The testimony of his own mind, that he hath done his duty in the sphere allotted him;—a consideration that his disappointments were directed by that wisdom which cannot err; which, in the course of its various providence, maketh poor and maketh rich; and putteth down one, and setteth up another;—and, above all, the assurances of infallible truth, that, if he is sincere in the service of his God, apparently adverse dispensations are kindly intended to subserve his better and nobler interests; and will, if duly improved, be productive

ductive of the most substantial and lasting good;—these will yield powerful support in the day of trouble. The weight of similar sorrows is vastly different, when they are, and when they are not the issue of our own criminal conduct.

But supposing that a tradesman, by the gains of an extensive and profitable business, is capable, if he goes to the utmost line of his ability, to support the expence of modern living; yet, if his acquisitions are so applied, while he hath a numerous and dependent family (an application in these circumstances not at all uncommon) does he not merit the severest censure? Is he not unjust and inhuman? For to what hardships will those, probably, be

be exposed, with whom he is connected by the tenderest ties, and whose future comfort ought to engage not the least share of his concern, when death hath removed him hence? Many a family, bred in elegance and splendour, hath been strip'd even of a subsistence, by the death of a father, and subjected to all the wretchedness of want. And such instances, one would imagine, should have some influence upon those, who feel the parental affection, as well as bear the parental name, and be the means of restraining them within the bounds of prudence and discretion.

That you ought (guarding against an immoderate attachment to the world)

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to be industrious and careful, to acquire and preserve a competent measure of temporal accommodations, enough, I trust, hath been said to evince. But I cannot dismiss this discourse, without reminding you, that you have concerns infinitely more momentous than any which belong to the present state. As I wish your happiness here, so I am anxious for your happiness hereafter.—The fashion of this world passeth away. All that relates to it is transient and perishing. You are hastening into an eternal existence; and to prepare for that existence is the grand business of human life. This is the one thing needful: which therefore you should keep constantly in your eye; and, according to the directions of the gospel

gospel of Jesus, diligently and ardently pursue. Every thing should give place to this most interesting concern. Every thing should be conducted in subserviency to it. 'Tis an apostolick injunction—whatsoever ye do, do all to the glory of God. While you have regard to the present advantages, of attention and industry in your secular employments, you should be ultimately influenced by a principle of obedience to the will of the Almighty. And, if this be your ruling principle, you do Him homage, in your most ordinary transactions, and promote your future and everlasting welfare.

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